

**STATE FARM INSURANCE COMPANIES**

P.O. Box 630618  
Irving, TX 75063-0618

Phone: 866-787-8676  
Fax: 866-281-8994

Claim Number: 24-Z209-803

Date of Loss: 8/29/2005

Policy Number: 99-00-4418-0

Policy Type: Business Policy (TENANT)

Claim Rep: SEAN CASH

Time of Loss: Before Business Hours

Rep. Phone: X 1222

Type of Business: Attorney

Insured: D Neil Harris

Address: P.O. Box 306

Pascagoula, MS 39568-0306

Phone: 228-393-1201

Fax:

6/7/2007

State Farm Insurance Companies

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24-z209-803 (BS)  
Harris 100495

**Business Policy (Tenant)****% OF SALES**

<b>GROSS RECEIPTS OR SALES</b>	<b>\$406,663</b>	
<b>RETURNS &amp; ALLOWANCES</b>	<b>\$0</b>	
	<b>\$0</b>	<b>0.00%</b>
<b>NET RECEIPTS OR SALES</b>	<b>\$406,663</b>	<b>100%</b>
<b>COST OF GOODS SOLD</b>		
<b>BEG. INVENTORY</b>	<b>\$0</b>	
<b>PURCHASES</b>	<b>\$0</b>	
<b>FREIGHT IN</b>	<b>\$0</b>	
<b>SUPPLIES</b>	<b>\$0</b>	
<b>ENDING INVENTORY</b>	<b>\$0</b>	
<b>COST OF GOODS SOLD</b>	<b>\$0</b>	<b>0.00%</b>
<b>GROSS PROFIT</b>	<b>\$406,663</b>	<b>100.00%</b>

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24-z209-803 (BS)  
Harris 100496

OPERATING EXPENSES:	AMOUNT	% OF SALES	CONT. EXP. 1st 90 Days	% OF SALES	CONT EXP AFTER 90	% OF SALES
ACCOUNTING	\$0	0.00%	\$0	0.00%	\$0	0.00%
ADVERTISING	\$0	0.00%	\$0	0.00%	\$0	0.00%
ALARM SYSTEMS	\$0	0.00%	\$0	0.00%	\$0	0.00%
AMORTIZATION	\$0	0.00%	\$0	0.00%	\$0	0.00%
AUTOMOBILE	\$0	0.00%	\$0	0.00%	\$0	0.00%
BAD DEBT	\$0	0.00%	\$0	0.00%	\$0	0.00%
BUSINESS UTILITIES	\$1,670	0.41%	\$1,670	0.41%	\$1,670	0.41%
CASE COSTS	\$124,841	30.70%	\$0	0.00%	\$0	0.00%
COMMISSIONS	\$0	0.00%	\$0	0.00%	\$0	0.00%
COMP OF OFFICERS	\$0	0.00%	\$0	0.00%	\$0	0.00%
COST OF LABOR	\$0	0.00%	\$0	0.00%	\$0	0.00%
CREDIT CARD CHARGES	\$0	0.00%	\$0	0.00%	\$0	0.00%
DELIVERY	\$0	0.00%	\$0	0.00%	\$0	0.00%
DEPRECIATION	\$0	0.00%	\$0	0.00%	\$0	0.00%
DUES & SUBSCRIPTIONS	\$2,967	0.73%	\$2,967	0.73%	\$2,967	0.73%
EMP. BENEFITS	\$0	0.00%	\$0	0.00%	\$0	0.00%
ENTERTAINMENT	\$0	0.00%	\$0	0.00%	\$0	0.00%
GARBAGE	\$0	0.00%	\$0	0.00%	\$0	0.00%
HEALTH INS.	\$0	0.00%	\$0	0.00%	\$0	0.00%
INSURANCE	\$8,826	2.17%	\$8,826	2.17%	\$8,826	2.17%
INTEREST	\$0	0.00%	\$0	0.00%	\$0	0.00%
LAUNDRY	\$0	0.00%	\$0	0.00%	\$0	0.00%
LEASING	\$0	0.00%	\$0	0.00%	\$0	0.00%
LEGAL	\$545	0.13%	\$545	0.13%	\$545	0.13%
TAXES & LICENSES	\$9,508	2.34%	\$9,508	2.34%	\$9,508	2.34%
MISC.	\$0	0.00%	\$0	0.00%	\$0	0.00%
OFFICE EXPENSE	\$13,112	3.22%	\$0	0.00%	\$0	0.00%
OTHER SALARIES	\$97,095	23.88%	\$97,095	23.88%	\$97,095	23.88%
PAYROLL TAXES	\$0	0.00%	\$0	0.00%	\$0	0.00%
PERMITS	\$0	0.00%	\$0	0.00%	\$0	0.00%
POSTAGE	\$1,984	0.48%	\$0	0.00%	\$0	0.00%
REIMBURSEMENT	\$1,000	0.25%	\$1,000	0.25%	\$1,000	0.25%
RETURNED ITEM	\$3,753	0.92%	\$3,753	0.92%	\$3,753	0.92%
REPAIRS	\$10,797	2.66%	\$0	0.00%	\$0	0.00%
SALES TAX	\$0	0.00%	\$0	0.00%	\$0	0.00%
SHIPPING	\$0	0.00%	\$0	0.00%	\$0	0.00%
SUBSCRIPTIONS	\$0	0.00%	\$0	0.00%	\$0	0.00%
SUPPLIES	\$0	0.00%	\$0	0.00%	\$0	0.00%
TELEPHONE	\$15,390	3.78%	\$15,390	3.78%	\$15,390	3.78%
TOOLS	\$0	0.00%	\$0	0.00%	\$0	0.00%
UNIFORMS	\$0	0.00%	\$0	0.00%	\$0	0.00%
UTILITIES	\$3,332	0.82%	\$3,332	0.82%	\$3,332	0.82%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
TOTAL EXPENSES	\$294,800	72.49%	\$144,086	35.43%	\$144,086	35.43%
NET INCOME		\$111,863	27.51%			
OTHER INCOME/LOSS		\$16,382				
TOTAL PER RETURN		\$128,245				
NET INCOME % OF SALES		27.51%	NET INCOME % OF SALES		27.51%	

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24-z209-803 (BS)  
Harris 100497

	<u>CONT EXP % OF SALES</u>	<u>35.43%</u>	<u>CONT EXP % OF SALES</u>	<u>35.43%</u>
	TOTAL 1ST 90 DAYS	62.94%	TOTAL AFTER 90 DAYS	62.94%
CLAIM #:	24-Z209-803	INSURED:	D Neil Harris	

24-z209-803 (BS)  
Harris 100498

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State Farm Insurance Companies

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**PROJECTED LOST INCOME  
AS TOTAL SUSPENSION**

**INSURED:** D Neil Harris  
**DATE OF LOSS:** 8/29/2005  
**CLAIM NUMBER:** 24-Z209-803

**TREND ANALYSIS**

	2003-2004	2004-2005	% CHANGE
August	\$434,423	\$406,663	-6.39%
September	\$0	\$0	0.00%
October	\$0	\$0	0.00%
November	\$0	\$0	0.00%
December	\$0	\$0	0.00%
January	\$0	\$0	0.00%
February	\$0	\$0	0.00%
March	\$0	\$0	0.00%
April	\$0	\$0	0.00%
May	\$0	\$0	0.00%
June	\$0	\$0	0.00%
July	\$0	\$0	0.00%
<b>TOTAL</b>	<b>\$434,423</b>	<b>\$406,663</b>	
<b>PERCENT CHANGE</b>		<b>-6.39%</b>	

**CALCULATIONS/NOTES**

**PERIOD OF RESTORATION**

POR from 08/29/05 to 04/30/06  
 Open Monday through Friday

Monthly average for 24 months 1 Jan 03  
 through 31 December 2004 = \$35,045  
 $(\$434,423 + \$406,663)/24 = 35,045$   
 Note Aug '05 had 23 working days - 3 missed  
 $\$35,307/23 \times 3 = \$4,605$  (with incorrect avg)  
 Sep '05 had 21 working days - 6 missed  
 w/incorrect avg  $\$35,307/21 \times 6 = \$10,088$   
 Correct avg  $\$35,045/21 \times 15 = \$25,032$

**BUSINESS TREND:** 0.00%  
**REQUIRED FIELD**

	PRIOR INCOME 2004-2005	PROJECTED LOST INCOME 2005-2006	ACTUAL INCOME 2006-2006	ACTUAL LOST INCOME	NET LOST INCOME/ REVENUE	AMT OWED NET INC +CE 62.94%	CUMM
August 29+	\$4,605	\$4,605	\$0	\$4,605	0.00%	\$2,898	\$2,898
September	\$35,120	\$35,120	\$0	\$35,120	\$35,120	\$22,104	\$25,003
October	\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,067	\$47,060
November 1-26	\$30,373	\$30,373	\$0	\$30,373	\$30,373	\$19,118	\$66,176
November 27+	\$4,673	\$4,673	\$0	\$4,673	\$4,673	\$2,941	\$69,117
December	\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,067	\$91,174
January	\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,067	\$113,231
February	\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,067	\$135,298
March	\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,067	\$157,345
April	\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,067	\$179,402
May	\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,067	\$201,459
June	\$0	\$0	\$0	\$0	\$0	\$0	\$201,459
July	\$0	\$0	\$0	\$0	\$0	\$0	\$201,459
August 1-28	\$0	\$0	\$0	\$0	\$0	\$0	\$201,459
<b>TOTAL</b>	<b>\$320,087</b>	<b>\$320,087</b>	<b>\$0</b>	<b>\$320,087</b>	<b>\$320,087</b>	<b>\$201,459</b>	<b>\$201,459</b>

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 Harris 100499

## % OF SALES

GROSS RECEIPTS OR SALES:	\$406,663	
RETURNS & ALLOWANCES	\$0	
	\$0	0.00%
NET RECEIPTS OR SALES	\$406,663	100%
COST OF GOODS SOLD:		
BEG. INVENTORY	\$0	
PURCHASES	\$0	
FREIGHT IN	\$0	
SUPPLIES	\$0	
ENDING INVENTORY	\$0	
COST OF GOODS	\$0	0.00%
GROSS PROFIT	\$406,663	100.00%

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Harris 100500



OPERATING EXPENSES:	AMOUNT	% OF SALES	CONT. EXP. 1st 90 Days	% OF SALES	CONT EXP AFTER 90	% OF SALES
(Temporary Location/Partial Suspension of Operations)						
ACCOUNTING	\$0	0.00%	\$0	0.00%	\$0	0.00%
ADVERTISING	\$0	0.00%	\$0	0.00%	\$0	0.00%
ALARM SYSTEMS	\$0	0.00%	\$0	0.00%	\$0	0.00%
AMORTIZATION	\$0	0.00%	\$0	0.00%	\$0	0.00%
AUTOMOBILE	\$0	0.00%	\$0	0.00%	\$0	0.00%
BAD DEBT	\$0	0.00%	\$0	0.00%	\$0	0.00%
BUSINESS UTILITIES	\$1,670	0.41%	\$1,670	0.41%	\$1,670	0.41%
CASE COSTS	\$124,841	30.70%	\$0	0.00%	\$0	0.00%
COMMISSIONS	\$0	0.00%	\$0	0.00%	\$0	0.00%
COMP OF OFFICERS	\$0	0.00%	\$0	0.00%	\$0	0.00%
COST OF LABOR	\$0	0.00%	\$0	0.00%	\$0	0.00%
CREDIT CARD CHARGES	\$0	0.00%	\$0	0.00%	\$0	0.00%
DELIVERY	\$0	0.00%	\$0	0.00%	\$0	0.00%
DEPRECIATION	\$0	0.00%	\$0	0.00%	\$0	0.00%
DUES & SUBSCRIPTIONS	\$2,967	0.73%	\$2,967	0.73%	\$2,967	0.73%
EMP. BENEFITS	\$0	0.00%	\$0	0.00%	\$0	0.00%
ENTERTAINMENT	\$0	0.00%	\$0	0.00%	\$0	0.00%
GARBAGE	\$0	0.00%	\$0	0.00%	\$0	0.00%
HEALTH INS.	\$0	0.00%	\$0	0.00%	\$0	0.00%
INSURANCE	\$8,826	2.17%	\$8,826	2.17%	\$8,826	2.17%
INTEREST	\$0	0.00%	\$0	0.00%	\$0	0.00%
LAUNDRY	\$0	0.00%	\$0	0.00%	\$0	0.00%
LEASING	\$0	0.00%	\$0	0.00%	\$0	0.00%
LEGAL	\$545	0.13%	\$545	0.13%	\$545	0.13%
TAXES & LICENSES	\$9,508	2.34%	\$9,508	2.34%	\$9,508	2.34%
MISC.	\$0	0.00%	\$0	0.00%	\$0	0.00%
OFFICE EXPENSE	\$13,112	3.22%	\$0	0.00%	\$0	0.00%
OTHER SALARIES	\$97,095	23.88%	\$97,095	23.88%	\$78,710	19.36%
PAYROLL TAXES	\$0	0.00%	\$0	0.00%	\$0	0.00%
PERMITS	\$0	0.00%	\$0	0.00%	\$0	0.00%
POSTAGE	\$1,964	0.48%	\$0	0.00%	\$0	0.00%
REIMBURSEMENT	\$1,000	0.25%	\$1,000	0.25%	\$1,000	0.25%
RETURNED ITEM	\$3,753	0.92%	\$3,753	0.92%	\$3,753	0.92%
REPAIRS	\$10,797	2.68%	\$0	0.00%	\$0	0.00%
SALES TAX	\$0	0.00%	\$0	0.00%	\$0	0.00%
SHIPPING	\$0	0.00%	\$0	0.00%	\$0	0.00%
SUBSCRIPTIONS	\$0	0.00%	\$0	0.00%	\$0	0.00%
SUPPLIES	\$0	0.00%	\$0	0.00%	\$0	0.00%
TELEPHONE	\$15,390	3.78%	\$15,390	3.78%	\$15,390	3.78%
TOOLS	\$0	0.00%	\$0	0.00%	\$0	0.00%
UNIFORMS	\$0	0.00%	\$0	0.00%	\$0	0.00%
UTILITIES	\$3,332	0.82%	\$3,332	0.82%	\$3,332	0.82%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
TOTAL EXPENSES	\$294,800	72.49%	\$144,086	35.43%	\$125,701	30.91%
NET INCOME		\$111,863	27.51%			
OTHER INCOME/LOSS		\$16,382				
TOTAL PER TAX RETURN		\$128,245				
NET INCOME % OF SALES		27.51%	NET INCOME % OF SALES		27.51%	

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Harris 100501

CONT EXP % OF SALES  
TOTAL- 1ST 90 DAYS

35.43%  
62.94%

CONT EXP % OF SALES  
TOTAL- AFTER 90 DAYS

30.91%  
58.42%

CLAIM #: 24-Z209-803

INSURED: D Neil Harris

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State Farm Insurance Companies

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24-z209-803 (BS)  
Harris 100502



**PROJECTED LOST INCOME  
PARTIAL SUSPENSION OF OPERATIONS**

**INSURED:** D Neil Harris  
**DATE OF LOSS:** 8/29/2006  
**CLAIM NUMBER:** 24-Z209-803

**TREND ANALYSIS**

	2003-2004	2004-2005	% CHANGE	CALCULATIONS/NOTES
August	\$434,423	\$406,663	-6.39%	
September	\$0	\$0	0.00%	
October	\$0	\$0	0.00%	
November	\$0	\$0	0.00%	
December	\$0	\$0	0.00%	
January	\$0	\$0	0.00%	
February	\$0	\$0	0.00%	
March	\$0	\$0	0.00%	
April	\$0	\$0	0.00%	
May	\$0	\$0	0.00%	
June	\$0	\$0	0.00%	
July	\$0	\$0	0.00%	
<b>TOTAL</b>	<b>\$434,423</b>	<b>\$406,663</b>		
<b>PERCENT CHANGE</b>		<b>-6.39%</b>		<b>BUSINESS TREND 0.00%</b>

	PRIOR INCOME 2004-2005	PROJECTED LOST INCOME 2005-2006	ACTUAL INCOME 2005-2006	ACTUAL LOST INCOME	NET LOST INCOME/ REVENUE	AMT OWED NET INC. + CE 82.84%	CUMM
					0.00%	58.42%	
August 29+	\$4,605	\$4,605	\$0	\$4,605	\$4,605	\$2,898	
September	\$35,120	\$35,120	\$0	\$35,120	\$35,120	\$22,104	\$25,003
October	\$35,045	\$35,045	\$11,000	\$24,045	\$24,045	\$15,134	\$40,136
November 1-26	\$30,373	\$30,373	\$5,547	\$24,826	\$24,826	\$15,625	\$55,761
November 27+	\$4,673	\$4,673	\$693	\$3,980	\$3,980	\$2,325	\$58,086
December	\$35,045	\$35,045	\$8,656	\$26,389	\$26,389	\$15,416	\$73,502
January	\$35,045	\$35,045	\$29,518	\$5,529	\$5,529	\$3,230	\$76,732
February	\$35,045	\$35,045	\$29,011	\$6,034	\$6,034	\$3,625	\$80,258
March	\$35,045	\$35,045	\$11,888	\$23,157	\$23,157	\$13,528	\$93,785
April	\$35,045	\$35,045	\$22,424	\$12,621	\$12,621	\$7,373	\$101,158
May	\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$20,473	\$121,631
June	\$0	\$0	\$0	\$0	\$0	\$0	\$121,631
July	\$0	\$0	\$0	\$0	\$0	\$0	\$121,631
August 1-28	\$0	\$0	\$0	\$0	\$0	\$0	\$121,631
<b>TOTAL</b>	<b>\$320,087</b>	<b>\$320,087</b>	<b>\$119,735</b>	<b>\$201,352</b>	<b>\$201,352</b>	<b>\$121,631</b>	<b>\$121,631</b>

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24-z209-803 (BS)  
Harris 100503

**CALCULATION TO DETERMINE EXTRA EXPENSE LIMIT**

INSURED: D Neil Harris

CLAIM #: 24-Z209-803

TODAY'S DATE: 6/7/2007

DATE OF LOSS: 8/29/2006

ACTUAL LOSS OF BUSINESS INCOME  
WITH FULL SUSPENSION OF OPERATIONS \$201,459

ACTUAL LOSS OF BUSINESS INCOME \$121,631  
WITH PARTIAL SUSPENSION OF OPERATIONS

## EXTRA EXPENSES:

ITEM	AMOUNT
1	\$0
2	\$0
3	\$0
4	\$0
5	\$0
6	\$0
7	\$0
8	\$0
9	\$0
10	\$0
	\$0

TOTAL EXTRA EXPENSE: \$0

LOSS OF BUSINESS INCOME WITH PARTIAL  
SUSPENSION OF OPERATIONS PLUS EXTRA EXPENSE \$121,631

LOSS OF INCOME CLAIM: \$121,631 \$201,459

	EXTENSIONS OF COVERAGE	COVERAGE C	TOTAL
EXTRA EXPENSE (EXTENSION OF COVERAGE):	\$0		
COVERAGE C PAYABLE:		\$121,631	
PRIOR PAYMENTS:	\$0	\$8,997	
AMOUNT OWED:	\$0	\$112,634	\$112,634

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Harris 100504